

Enrollment Change

1. What should I do if I have a change in my family status (marriage, death, baby, or student)?
 - a. Notify your personnel/payroll section by completing the enrollment/change form.
 - b. Retirees members need to notify the EUTF and COBRA members should contact the appropriate health carriers.
2. How do I remove dependents from my coverage?
 - a. Notify your personnel/payroll section by completing the enrollment/change form.
 - b. Retirees members need to notify the EUTF and COBRA members should contact the appropriate health carriers
3. What if my child returns to school full-time before reaching 24 years of age?
 - a. Coverage for the child will start the first day of the pay period that school begins.
 - b. The employee/retiree must submit an enrollment form to add the child as a student.
4. I am an employee; can I waive coverage?
 - a. Yes, you can waive coverage.
 - b. Keep in mind that if you waive coverage for yourself, coverage will also be waived for all eligible family members.
5. I am an employee; can I enroll dependents after previously waiving health coverage?
 - a. If you previously waived coverage, you may enroll yourself and your dependents during the open enrollment period without proof of previous coverage.
 - b. If you try to enroll at any other time, you must show proof that you and your dependents had continuous, comprehensive coverage, and you must enroll within 30 days of losing that previous coverage.

c.

Call to active duty status

6. Can I keep my insurance coverage if I am called to active duty?
 - a. Yes. You can continue your health benefit coverage for you and your family during your leave of absence while on active duty.
 - b. To maintain coverage for your family, you will be required to continue monthly premium payment of your portion that you had previously paid as an active employee.
7. What portions of my insurance can I continue if I am on military leave?
 - a. You are eligible to continue any combination of your medical, prescription drugs, dental, vision, and chiropractic coverage for you and your family members
 - b. Your life insurance will continue during your authorized leave of absence for military duty
8. What happens to my health benefits eligibility if I choose to cancel my enrollment while on active military duty?
 - a. If you had cancel your enrollment when you left for active military duty, you will be eligible to re-enroll in the same benefit plans that you had before you canceled your enrollment. You cannot change plans but may change coverage if there is a qualifying event
 - b. Your life insurance will continue during your authorized leave of absence for military duty
9. Are there any other insurance options for my family and me while I am in active duty status?
 - a. You may be entitled to health insurance coverage for you and your family by the Department of Defense (DOD). Check with your military personnel office.

Termination of employee

10. Can I keep my benefits if I have been RIF'd?

- a. You will be able to keep your health benefits under COBRA if you lose your job.
- b. You may be able to continue your life insurance policy through the insurance company. Contact your life insurance carrier for more information.

11. How long can I keep my benefits after a RIF?

- a. Under COBRA, you are eligible to continue health care benefits for a maximum of 18 months.
- b. You may enroll for COBRA as a family, or you can enroll each member of your family individually.
- c. If another qualifying event occurs during the 18 month period, that event may allow you to increase the coverage period up to 36 months.

12. What happens if I quit and then return to work for the state or county?

- a. There are two scenarios that affect you when you return to work for the state or county. You will be eligible for health care benefits the day you are rehired, but only if you submit an enrollment form within 30 days.
 - i. If you quit but return to work by the end of the next pay period, you are considered to be continuously employed and therefore, your health benefit coverage continues for the entire time. You will be required to pay your portion of the premiums for the entire period. In addition, you cannot make any plan changes.
 - ii. If you return after the next pay period, you will be considered to be a new hire and will be allowed to enroll with all options.
- b. In all cases, if you owe any money for past premiums, you will be required to reconcile past shortages before being allowed to enroll in any of the EUTF plans.

General Questions

13. What happens if my doctor no longer contracts with my health plan?

- a. Even if your doctor no longer participates with your plan, you cannot change plans outside of the open enrollment period.

14. If I move out the area, do I need to change plans?

- a. You only need to change plans if the plan you are currently enrolled in is not offered in your location.

For example, Kaiser is offered only in certain areas of the mainland. If you are a Kaiser member and plan to move outside of a Kaiser Service area, you will be terminated by Kaiser. Your only choice will be to enroll in the HMSA plan, which is affiliated with Blue Cross, Blue Shield

15. How can I use my insurance if I am out of the country?

- a. Check directly with your insurance carrier for details. Most plans cover emergency and life-threatening situations.

16. What if I lose my I.D. card?

- a. Contact your insurance carrier to request a replacement card. Only HMSA and HDS will provide identification cards.

17. What if I am on vacation and need to see a doctor?

- a. Most plans cover urgent and emergent care when you are traveling. Contact your insurance carrier for specific details.

18. How do I find out what procedures my insurance will pay for?

- a. For specific procedures, contact your health insurance carrier directly. Refer to your Reference Guide for Active Employees for general description of your coverage.

19. Why don't I have a drug prescription I.D. card?

- a. The prescription drugs coverage is include in the medical plan offered by HMSA and Kaiser.